

EXHIBIT

“K”



September 19, 2012

Renee L McCray
109 N Edgewood St
Baltimore MD 21229 3021

RE: Loan Number 0199507104
Mortgagor: Renee L McCray

Property: 109 N Edgewood Street
Baltimore MD 21229-3021

Dear Sir/Madam:

The document that you submitted for payoff or elimination of the above referenced loan does not meet the terms of your note and mortgage loan that obligates you as the borrower to repay the loan in US currency. The item you submitted is not legal tender and will not be accepted now or in the future as payment on the note or mortgage.

Sincerely,

Wells Fargo Home Mortgage
Servicing Support
Phone: (240) 586-7504

SD035/6CT

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt as this company has a security interest in the property and will only exercise its rights against the property.

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Together we'll go far

